

CoriAnn R. Morgan
6849 Riverview Road
Riverton, WY 82501
307.272.8800

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U.S. DISTRICT COURT
DISTRICT OF WYOMING

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STEPHAN HARRIS, CLERK
CHEYENNE

Judge Alan B. Johnson
2120 Capitol Ave
Room 2131
Cheyenne, WY 82001
307.433.2170

September 25, 2014

Dear Judge Alan B. Johnson,

I am writing to you in regards of my father, Marvin L. Iverson who appeared before you in federal court on charges of bank fraud. I was there on the first day until about noon, and I heard some of the juror members being called and interviewed. I heard some of the history that you laid out regarding voting rights and jury selection. You seem to be somewhat of a history buff and I am hoping that I could provide you with a little history that may not have come out in court. I wish I could have been present for the entire court, but family and work required me to return to my home in Riverton, WY. If any of the points of my letter were addressed in court, I do apologize, as I don't wish to take too much of your time.

My dad started coming to my house once a month some time ago for a meeting. He always wanted me to go, but as usual, I had work and family obligations that I felt were more important than whatever they were discussing in the meetings. These went on for months in Riverton. If I had known what they would lead to, I would have never let him come for each weekend and stay at my house. As it was, we were happy for the company and my 2 year old loved to see her grandpa. After maybe a year of coming over each month, my dad started talking about some other financial based meeting. Whenever he would talk about the financial meetings, I was amazed that he was buying in. I would ask questions of him, questions that I thought would help him see the craziness of the ideas he was putting forth. I never believed any of it. But, then one day, after he had sent in all his special paperwork, he got the title and a note that his truck was paid in full and he was released from his debt from the bank.

I couldn't believe it, yet there it was, in his hands. The thought honestly never occurred to me that a bank would release a title without waiting for the funds to clear. I guess that

must have been what they did in fact, do. My dad offered to write his paperwork out on my house so that the move we were making to Sheridan would be easier. Thinking that his deal really was legitimate, I said ok and provided the payoff information to him. I had driven to Burlington to provide the paperwork, and on the drive home I just couldn't shake the uneasy feeling that I had in the pit of my stomach. I called my dad and asked him about the papers very soon after I arrived home, and he had already put them in the mail. I have knots in my stomach as I write this letter, and I wonder if you have ever wished for a "do over" with the fervent desire that I wish for my "do over" every day. I want so much to take back that moment of stupidity. When the letter came from his bank, I knew that the uneasiness was what was legitimate.

I don't know if my dad wishes for a "do over," because I haven't really been able to talk to him for over a year now. I don't know if he had the same uneasiness that I did. But, he didn't seem to. He seemed very confident at the time. I feel that if I hadn't provided him with the information to write out his papers on my house, he would be facing a much less severe sentence. Your Honor, I hope that you will find mercy in your heart for my father. I don't know what sentence he is facing. I only know that there is a recommendation that he serve 3 years time. But, I wonder if the recommendation would be less if the amount of "possible loss," were \$30,000 to \$50,000, instead of \$250,000 to less than \$1 million. I just don't feel like he should be further punished on the grounds that he wrote out papers for a loan that I never missed one payment on, that I was never late with a payment on. There was never any harm intended to Chase and there was never any harm incurred by Chase. Please let my father pay for the harm that was incurred and be on his way. He doesn't have much time left on this old earth, anyway. I am going to include the testimony that I would have given if I would have been given the chance.

Sincerely,

CoriAnn R. Morgan

enc. Testimony

Would you introduce yourself to the court:

I am CoriAnn Morgan. I went to 12 years of college, have a degree in Biology and a Doctorate of Pharmacy. I am Marvin Iverson's 4th child. I grew up in Burlington, WY at first helping my dad on a fox farm where the 4 older kids were in charge of feeding and watering 1000 fox. Then later on, bagging and delivering thousands of pounds of ice every summer day long hours with no days off. That's probably what inspired me to go to college and get a degree.

Why do you think your dad worked so hard?

That is the way my dad liked it. He liked to work long hours without days off and I think he thought we liked it too. I don't regret it. We learned how to work and what it takes to survive hard times, but if you are willing to work, a lot of times you don't have to have hard times.

What do you know about the trouble your dad is in right now?

Not much. I didn't do all the research that he did over the course of a year. Whenever he talked about it, I had a hard time accepting all the information as accurate. There was so much legal language and I had just had a baby and really didn't want to take the time with it. I thought I would let my dad continue to learn about it and figured he could try it, if it worked for him then I would be more interested.

The EFT he wrote to chase was to pay off your house, if you didn't accept the information as accurate, why did you let him do it?

My husband and I were trying to move and our house was one that had been caught by the housing bubble. We bought it when the market was super high and shortly after we bought it, the market dropped. He had just received his letter from Big Horn Federal saying that his debt was clear along with the title to his ice delivery truck. I thought that I was the one that was wrong, and that he was right. He said that he would take care of my house. And, suddenly I was thinking well, why not? But, no sooner than that check was in the mail, I had a sick feeling in my stomach. It seems like shortly after the first letter from Big Horn Federal containing the title he received another letter indicating that the funds didn't come through and he still owed them money.

That is when I started pondering how it was that this deal "worked". I don't know anything about banking laws, but I came to the conclusion, that some banks abide by the rules and eat their mistake when they don't handle the charge-off correctly. I can't explain otherwise why some people do the same thing that my dad did and get away with it, and my dad did it and is here. ". I wish Big Horn Federal hadn't sent out the title so quickly.

After my dad sent the chase deal, I never received a phone call, a letter, a notice of any kind from chase. That gave me hope that they never received it. I didn't know until

about a year later that they had received it. Suddenly, it showed up on my dad's charges. I am sick about the whole deal. I wish that the people that disseminate this information were the ones on trial here today. The seminars they give and the videos they make, quoting law like they studied their whole lives. They catch the hope of people like my dad who has worked hard, really hard, his whole life and who are at the end of their ability to work hard and are losing their earning potential. They teach that with a little money and a lot of time they can show you the solution to all your problems. I never went. I am not facing the problem that my dad is facing. I wasn't searching like he was. I am doing fine. I never skipped a house payment. I never was late with a house payment. I just keep paying and I still haven't heard a thing from chase.

Wm K. Morgan
6849 River View Rd
Riverston WY 82501

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Judge Alan B Johnson
2120 Capitol Ave
RM 2131
Cheyenne WY 82001

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